

State of Washington
Office of Insurance Commissioner
2002 Washington Market Share and Loss Ratio
Line of Business: Credit

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Euler American Credit Ind Co	20516	NY	\$2,939	45.62%	\$2,909	\$447	15.35%
2	Ace American Ins Co	22667	PA	\$1,771	27.49%	\$1,818	\$116	6.37%
3	Great American Ins Co	16691	OH	\$515	8.00%	\$658	(\$815)	(124.02)%
4	Wesco Ins Co	25011	DE	\$444	6.89%	\$487	\$242	49.71%
5	Continental Cas Co	20443	IL	\$384	5.97%	\$411	\$49	11.87%
6	Gerling NCM Credit Ins Inc	25422	MD	\$333	5.17%	\$377	\$7	1.83%
7	OneBeacon America Ins Co	20621	MA	\$191	2.96%	\$189	\$77	40.96%
8	Guaranty Natl Ins Co	11401	CO	\$186	2.89%	\$176	\$135	76.43%
9	First Colonial Ins Co	29980	FL	\$66	1.03%	\$9	\$5	51.17%
10	Federal Ins Co	20281	IN	\$27	0.42%	\$57	\$37	64.87%
11	Lumbermens Mut Cas Co	22977	IL	\$16	0.25%	\$39	\$0	0.00%
12	Associates Ins Co	21296	IN	\$12	0.18%	\$12	\$0	(1.66)%
13	Old Republic Ins Co	24147	PA	\$4	0.07%	\$4	\$0	0.00%
14	Insurance Co Of North Amer	22713	PA	\$0	0.00%	\$0	\$0	267.27%
15	Gerling Amer Ins Co	41343	NY	\$0	0.00%	\$0	\$59	0.00%
All 5 Other Companies				(\$447)	(6.93)%	(\$221)	(\$34)	15.55%
Totals (Loss Ratio is average)				\$6,443	100.00%	\$6,924	\$323	4.66%

(1)Excluding all Loss Adjustment Expenses (LAE)